



Back to the Basics

Selecting the best specialty coverage for your health plan

When evaluating which specialty coverage — vision, dental, life or disability — to include in their employee health plan, employers may benefit from going back to the basics.

“Employers should remind themselves that while the marketplace always evolves, some aspects may remain the same. They should continually evaluate the latest, greatest differentiators between specialty line carriers to ensure they are getting the best coverage,” says Judy Dawson, account manager III at HealthLink, Inc.

What should employers pay attention to in regards to network access?

When selecting a specialty carrier, employers should look for a strong local and national dental and vision network. They should also look for a vision carrier that has a blended network of independent practitioners — opticians, optometrists and ophthalmologists, the leading retail providers in the marketplace, such as Sears or Lenscrafters, and more regional vendors like Crown Vision Centers and Clarkson EyeCare Centers. A strong mix is important as employees may choose to see an independent practitioner for their eye exams, but prefer the convenience and access that a retail provider offers.

How do contracts need to be set up?

When it comes to contracts for specialty coverage, there is more than meets

the eye. For example, many employers tend to focus only on the copayments associated with exams and materials (lenses or eyeglasses), but they may be overlooking additional services that are not covered, but are often preferred, such as polycarbonate lenses or scratch coating. Contracts for dental coverage are evolving, too.

Many carriers are changing the way they cover certain services. For example, crowns and bridges may be covered only every seven to 10 years instead of every five years as it has been in the past. These sorts of changes may seem slight, but they could have a significant impact on employees' out-of-pocket costs. That's why it is important for employers to assess the contract associated with their current specialty coverage and then shop and compare other available contracts.

What's important to know about integrating benefits?

Many leading insurance experts believe there is real value in integrating benefits to provide extra diagnostic and preventive care. For example, regular dental cleanings may detect symptoms that trigger or require further intervention on behalf of that member. By having an integrated benefit solution, a more proactive approach may help get the employee the resources and assistance he or she needs to get on the right treatment track, rather than being passive and waiting for the medical condition to deteriorate. The result is

better health for the employee as well as the group, which can lower the costs of the overall health plan.

How do voluntary plans fit into specialty coverage trends?

As medical and other personnel costs continue to increase, many employers are moving away from an employer-sponsored dental, vision, life or disability plan. As an alternative, employers may offer an ancillary program where the employee pays for the benefit. This sort of voluntary plan allows employees to elect the additional coverage that suits their personal needs.

When deciding which carrier is best for their specialty coverage needs, employers should still pay close attention to network strength, contractual provisions and competitive rates. However, it is also important that the selected carrier has enrollment procedures, communication materials and other support they can provide for employees. Whether it is via hard copy informational kits, electronic communications or even phone-based webinars, the carrier should have a process in place to get the plan set up and encourage employees to participate in the voluntary coverage options.

When selecting a carrier to provide employee benefits, employers should feel confident that there is a solid plan in place to ensure the best possible outcomes for employees.